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**FinTech/FinDom: On Emergent Sex Publics**  
**and the Anthropology of Desire**

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**FinTech/FinDom: On Emergent Sex Publics  
and the Anthropology of Desire**

**by**

**Nelson Yang**

**Report**

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## **Abstract**

### **FinTech/FinDom**

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With reference to the use of financial technologies (fintech) in the emergent sex public of financial domination (findom), this report attempts to challenge and extend previous theorizations of desire in anthropology, queer studies, and the social sciences at large. By providing a close analysis of two financial technologies, GoogleWallet and the Amazon Wish List, and one form of live sociality, the real time, this article offers a general view on practices central to financial domination.

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## Thesis

*“Desire and its object are the same thing.”*  
- Deleuze and Guattari

### Introduction

Everyday we observe in ourselves and in others desires that are filthy, shameful, or bad for us. Desire as the want of things we do not want to want (Berlant 2011). How do we come to want such horrible things? And why do they make us feel so good? How can we reconfigure an understanding of these desires as more than just as things to be wished away?

The musing questions that guide this article take much of their inspiration from prior work on sex and sexuality, but in particular those projects that have been critiqued as potentially depoliticizing or dangerous for taking up desire as central object of analysis. At time of writing, Andrea Long Chu’s “On Liking Women” (2018) has come recently to occupy such a contested and arousing position. In the essay, Chu posits trans-womanness as being of both the desire to be women, and the desire of women. She opens the essay with the recollection of a boyhood in which she had “never been able to differentiate liking women from wanting to be like them.” And nearing her conclusion, she writes, “To admit that what makes women like me transsexual is not identity but desire is to admit just how much of transition takes place in the waiting room of wanting things, to admit that your breasts may never come in, your voice may never pass, your parents may never call back.” Thus, Chu arranges for the reader a series of objects that mark the trans subjectivity not as steadfast and shored up by practice, but by the experience of wanting and never quite having.

This arrangement of objects, as well as Chu’s somehow-comforting imagining of a queer subjectivity never quite complete, resounds what Deborah Cameron and Don Kulick termed the “social semiotics of desire.” In *Language and Sexuality* (2003), Cameron and Kulick sought to

theorize desire as being made manifest through language, committing themselves to the labor of advocating for desire's political potential despite its linguistic and material indeterminacies, and for linguists to take up queer theory seriously despite its similar, perhaps parallel, indeterminacies. The "social semiotics of desire" is to say that the very means for individuals to communicate desire, their choices of how to do so, is already enabled or constrained by the social world that they inhabit, full of objects to want but not to have. All this is to say, "different people are socialized to desire different things" (140).<sup>1</sup>

However, Cameron and Kulick's analysis of desire as made seen by language and communication leave me somewhat unsatisfied. If desire is marked by its sociality, that is, by its communication, then what of the desires that are too embarrassing, shameful, or politically counterproductive to ever be spoken aloud or be seen by the light of social life? How does the researcher, or anyone, discern desires that are secret or unspeakable? Cameron and Kulick broach this concern briefly in a discussion of the private: "Although we may experience our sexual desires as uniquely personal and intensely private, their form is shaped by social and verbal interaction..." (131) and "it is intelligible because it draws on codes of signification that circulate within the wider society" (132). Despite their insistence on desire as social, Cameron and Kulick seem unable to resist the configuration of the inside-outside/private-public that a social-desire is able to traverse. They assert that "others' thoughts, feelings and desire are only

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<sup>1</sup> Immediately, I think also of Nafesa Monroe's spoken word poem "White", in which Monroe recalls her childhood of growing up Black with a white single mom in a Mexican neighborhood in California and wanting nothing more than to be a *chola*, and later of moving to a white neighborhood and wanting nothing more than to be white. Later, when Monroe leaves California at "year eighteen when I ventured to attend Wesleyan, 'diversity university' // I never found myself attracted to Black men until I was surrounded by so many fine ones // Damn!" Monroe narrates the social semiotics of desire presented by Cameron and Kulick and Chu, of wanting to be like and be with. Furthermore, Monroe demonstrates the social semiotics of desire, in addition being social, as being transient and contextual, particularly for bodies of color. This discussion on the racialized desire of diasporic bodies, however, will have to wait for another day.

accessible to us in linguistically mediated form” (132) thereby assuming an interiority that language surpasses. Such a semiotic ideology (Keane 2006) that is contingent on the interiority of a private, for me, is unable to theorize desires (and objects) that evade expression, thrive in secrecy, or are ephemeral, obscure, or anonymous.

In this paper, I use the emergent sex public of financial domination to extend Cameron and Kulick’s thinking, and theorizations of desire at large, in three main ways. First, it is not enough to claim that desire is socially constituted and relational if that relationality remains contingent on a model of subject-object, that is, a model of subjects *who* desires and objects *of* desire. This model of relationality privileges the role of subjects in the emergence of desire, thereby holding in question the authenticity of subjects’ linguistic expressions of said desire. These linguistic expressions will never be “pure” enough (Keane 2006), and, in fact, lend to the very “mystification” of desire that Cameron and Kulick seek to circumvent. Therefore, I propose a thinking of desire that resists the habit of subjectivity. This is not to claim, necessarily, that subjectivity does not exist, but only to theorize a version of desire that might be beyond or indifferent towards the subjectivities it produces. Besides, we already know how to index desires to subjectivities and vice versa.

Second, by dishabituating a fixation on subjects, desire might be imagined as objects relations to other objects. Objects are more able to reveal their relations to other objects when no longer indebted to the constitution of subjects. The world is full of objects that precede the linguistic attempt to apprehend them, as well as objects that we have rushed to apprehend. We as analysts want too desperately, I think, for desire and its objects to explain to us what or who it is in relation to presupposed subjectivities. Indeed, I hope my reader will find that analysis of financial domination (and other sex publics that hinge on discretion) will fall flat or fall apart



entirely under this kind of questioning. Instead, I would like to explore what we might be able to say of desire if we took objects seriously for and amongst themselves.

Finally, this theorization of desire as relational instead of internal is also an attempt to imagine a version of desire, or a way of thinking about desire, that is politically viable. Above, Chu presents a set of desires that have been critiqued as politically problematic. Financial domination, too, is populated by people and practices that could never take pride of place in even the kinkiest of liberationist politics. I am not positioning all, or even some, desires as having political potential in spite of moral judgment. Much like the dishabituating of subjectivity above, I would like to imagine desire as doing more than short circuiting back to interrogations of authenticity and morality tied to a subject's choices. Rather, I suggest that a rethinking of desire that sensitizes (Latour 2015) analysts towards the very abundance of objects might foster the ability to interpret any arrangement of objects as desirous, or to refer to any field of objects (Ahmed 2006) as being productive of desire's many kinds. To be able, at all, to welcome new objects, or subjectivities, or identities, or publics requires thinking desire anew, thinking desire as more than the recognition of what subjects see and strive to have.

## **Names**

This article relies on the use of terms with deep, dynamic, and diverse meanings across discourses. For the sake of clarity, I devote this section to establish some working definitions so to clear the way for ethnography to unfold in a manner less staggered by a contextual learning curve. The categories for which I provide preliminary definition are: findom; fintech; and sex public.

Financial domination, colloquially referred to as "findom", is a sex public in which self-identified submissives (subs) send money remotely to self-identified dominants (doms).

Participants of financial domination refer to it as “findom” or “the scene.” The scene is largely dominated by a heterosexual market, that is, the majority of transfers are made by male submissives to female dominants (dommes). This article takes as its ethnographic focus the homoerotic market in which male submissives make transfers to male dominants. In male dominant findom, the majority of dominants identify as straight while most submissives are identified as gay, or “fags” more generally. Because I have never encountered a female “cashsub”, most submissives in both markets are presumed to be male.

While findom can be considered a subcategory to subcultures of sadomasochism (SM) or dominance and submission (D/s), the community can also include participants who do not self-identify under these umbrellas. To place financial domination in proximity to BDSM is, I think, to characterize findom as sexual practice. As this article hopes to show, designations such as BDSM or sexual practice are potentially inaccurate, and thereby flattening in their inaccuracy. While the greater umbrella of BDSM is often identified by its ornamented, material, and spectacular performance in real time, the central practice of findom is the remote transfer of money.<sup>2</sup>

The transfer of money, often referred to as “tribute”, is facilitated by financial technologies. Financial technologies are referred to colloquially as “fintech” by members of financial and technology industries and the scholars who study them. Fintech refers very broadly to any application of technology to financial activity including mobile banking, cryptocurrency, investing services, signature scanning, ATMs, amongst many others (Schueffel 2016). In the context of financial domination, the primary technology is peer-to-peer payment applications, referred more often by their proper names such as: GooglePay (previously GoogleWallet),

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<sup>2</sup> For more on the terminology of sexual subcultures and sex publics see Barrett 2017; Weiss 2011.

CashApp (previously Square Cash), CirclePay, PayPal, or Amazon Gift Card. These technologies can be identified as “software.” In rare and spectacular cases, “hardwares” such as ATMs, cash, and, in the very exceptional cases, checks and deeds can also be used in the practice of findom. In general, transfers can number anywhere from five dollars to several hundred per tribute.

In this article I refer to financial domination as a “sex public.” In 1998, Lauren Berlant and Michael Warner offered “Sex in Public” as a heuristic for thinking sex as mediated by pseudo-Habermasian publics. For Berlant and Warner, arrangements of public and social life, that is, institutions such as family, nationality, commerce and medicine hinge on the publicness of heterosexual intimacy: “sex is everywhere present” (564). By thinking publics as the circulation of particular kinds of sex, Berlant and Warner are able to imagine the formation of other publics, or counterpublics, in the circulation of *other* kinds of activities whether those activities were promiscuous, gay, queer, or otherwise sexual, or non-sexual. Counterpublics include and exclude practices and identities as they move longitudinally through time. Counterpublics necessarily improvise in the face of hegemonic publics to remain as such, as counter (Warner 2002). For this reason, I think of “sex public” as being a more accurate reference than “subculture.” Whereas subcultures are situated historically against sensibilities that precede them, sex publics, like financial domination, do not openly rely on genealogies or resistances. Sex counterpublics self-reconstitute through time in relation to the circulation of dominant hegemonic publics.

In essence, I use sex public to refer to financial domination as a way of demarcating a community which cannot be accurately described as “communal.” The scene is often fractious and social bonds are tenuous. Websites at which doms and subs gather appear and disappear frequently. Dominants “retire”, block, ban, and launch accusations of authenticity and integrity at subs and each other every day. And every day submissives quit, “relapse”, block and launch accusations in a similar manner. The formation of the public turns on the practice of transaction

or tribute, itself a practice pervaded by the risk of disappearing. Payment accounts are often frozen, new emails and screennames are often created, and the technologies cannot be depended upon to stay the same (as exhibited by multiple name changes and Google's changing privacy policies).

All of these terms are insufficient in capturing the phenomenon that I set out to analyze, a circumstance that should be familiar to ethnographers of any field. Our use of terms in reference to objects of analysis can have vast similarities to their use in our communities of research, but their function is altogether different. What I offer here is not the attempt of verisimilitude, but preliminary contours by which my reader can recognize the objects of reference. In particular, I draw these contours to distinguish, and acknowledge, their deployment in overlapping, yet different registers.

### **“What do they pay for?”**

When presenting this ethnographic material, which has no beginning and has no end, the most common question that I receive is also the most difficult to answer. That question is: what do they pay for? The long answer is that there are many objects that can be recognized as reciprocal to the submissive's act of giving. A submissive can receive photos or videos dedicated to him, or time spent with his dominant over Skype, or a conversation over text, or the privilege to add master on Snapchat. However, even if a submissive decides to “purchase” these things, the notion of purchase and transaction does not quite hold. For one, there is abundant media of many “cashmasters” available on the web for free. For another, there is no set price on any of these objects. What one “cashslave” pays for a video can vary drastically from what another pays for a video. Therefore, one can see how the question of exchange is unable to account for the wealth of pleasure and pains produced. This is a point at which analysis falls apart.

The short answer to the question, I propose, is *it is desire that they pay for*. This is the crucial shift I am attempting in desire's name. Cashslaves are not using money to purchase something that they want in order to satiate desire. They are using money to *produce* an arrangement, a relationality, that we as analysts can recognize as desire. This should come as little surprise to some scholars of religion, particularly when we note that amongst the honorifics attributed to dominants is "God" and "Goddess", or we recall that in findom, transaction is often referred to as "tribute."<sup>3</sup> Here, I think to Lucinda Ramberg's work with South Indian *jogatis*, young women who, often as children, are "given", "married", "dedicated", or "tied" to the goddess Yellama as tribute (Ramberg 2014). These women go on to make a life by "selling" prayers, rituals, performances, and sex. Through her intimate work with these women, Ramberg is able to show that there is no possible way of discerning religious meaning from secular meaning in these lives and worlds. In much the same way, tribute in findom is not representational of a deeper social or psychoanalytic significance. Rather, it is this social practice of tribute that engenders the very means by which fields of equation and representation become at all possible (Asad 1996).

This means that we cannot approach an understanding of financial domination with steady categories, representations, or equations. Instead, I offer an understanding of financial domination through a number of scenes. Each of these scenes center a financial technology that mediates the recognizability of desire and a social. Media technologies, which fintech are, produce ideologies, socialities, narratives and labors particular to the media and its users (Gershon 2010). These products or productions are afforded by media technologies by their utility, design, and consequential constraints (Levine 2017). Yet, affordances are not only limited

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<sup>3</sup> Interestingly, some profiles reject this designation of "God" outright, implying subtly the blasphemy of using such title while still maintaining some essential hierarchy between dominants and submissives. I have taken note of this discourse on the profiles of dominants and submissives.

to what forms or objects can do or how they can be used, as my following example evidence. Attending to affordances must also come with a sensitivity to the longitudinal effects of media forms. In other words, social life extends beyond an object or technology and the event of its use. These objects continue to have effect even when they are absent from a given scenario.

Despite my reluctance to provide determinant meanings and equations, this is what I am asserting: financial domination as a sex public would not exist in its present form without the financial technologies that it deploys. It is a new media (Gershon 2017) positioned amongst a field of other objects, objects that are historically recognizable as body, muscle, photo, money, liquor, penis, and so on. Fintech's recent emergence in a field of other objects empowers the visibility of something called desire.

I say "visibility" because what emerges out of findom is not desire indexed by conventions of wanting, or needing, or purchase. As mentioned above, there is no explicitation in findom as to what is wanted, needed, or bought. In fact, transactions are often coded by dominants as money they do not need, but they take for the pleasure of taking. Meanwhile, for submissives, transaction is coded as significant and potentially violent loss, as tribute, or sacrifice, or "cashrape" or "fagtax." Fintech cannot be said to mediate a scene in which desire signifies a subject's want of an object. Rather, fintech mediates a relationality, a social, a sex public between objects. These objects (bodies, moneys, media, etc.) orbit each other, arranged around a wanting, maybe, but also a never having and never needing to have. Desire, here, is not indexed by objects having (or wanting to have) other objects, but by the relations that objects have to one another, relations made visible by financial technologies. The way these relations become visible to the reader, the analyst, or even the participant, is what I would refer to as the social mediation of desire.

What follows is a description of three scenes that fintech makes possible. Two scenes will center a particular financial technology. They will describe the “choreography” of a particular tribute through the use of that particular fintech. The scenes will also describe the courses of action that these fintechs make possible, which informs the third scene, the “real-time.” I make no claims through these three scenes to capture to full richness of financial domination, should such a project even be possible. There are numerous other applications, softwares, and media that I will not be describing such as Teamviewer, ATMs, Twitter, OnlyFans, direct deposit, budgeting apps, that are also used in “play.”<sup>4</sup> These methods and media are so numerous, in fact, that profiles of dominants and submissives will often list their preferred methods on their profiles. As an attempt to provide a rich yet general sense of financial domination, I will be attending to the two that are most readily available to submissives and dominants, GoogleWallet and Amazon.

### ***GoogleWallet***

GooglePay, called GoogleWallet at time of research, is the most widely used in financial domination due to accessibility, convenience, and presumed security. To use GoogleWallet, a user needs only to link a bank account and debit card to a Google account. There is no cross-verification of names on bank accounts against names listed for emails, so senders and recipients are identified to each other by their emails or pseudonyms. Dominants will often link their receiving accounts to pseudonymic gmail accounts such as “TexasCashMaster87” or

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<sup>4</sup> It is actually very rare that I have observed practitioners of financial domination to use the word play in describing reference to tribute. In general, it is not carry the same implications as when practitioners of BDSM refer to “BDSM play.” However, I think it is useful to consider the relationship between technologies, tools, and pleasure, and I mark there here by using “play.” For more on techne, play, and BDSM, see Weiss, 2011.

“AlphaMax.”<sup>5</sup> Submissives can do the same, though the emails of submissives usually remain private while those of dominants can be publicized.

Funds sent on GoogleWallet are instantly available on the debit cards of receivers. On a Friday night, a submissive can be sent a photo of the bill for dinner. The receipt, or candlelight, or tablecloth, or even an image of the food itself indicates the price point of the restaurant.

“Master deserves the best,” after all. In response, Slave would open GoogleWallet on his phone or desktop and tap in a four-digit pin. At the default screen he would type the cost of Master’s dinner, rounded to the nearest dollar. Maybe he should verify that the costs are coming out of the right card, identified by its last four digits, lest he make an inexplicable payment on a joint credit card or overdraw from another debit card. One of those outcomes may be less preferable than the other.

He moves his cursor to the recipient. On his smartphone, this is the next page, which offers him a list of recent recipients. On his desktop, he would begin to type Master’s gmail account, one letter at a time, waiting for Google to provide the appropriate auto-fill. This part might take a couple of inconvenient moments, especially if Slave is drunk or high. He stumbles over the small buttons on his phone. Or the auto-fill satisfies, and it takes no time at all.

However, if Master changes his GoogleWallet frequently, Slave needs to do the extra work of verifying that this email is correct and up-to-date. He verifies, first, with Master, and then with himself. From a list of past recipients, he must select the one for the correct Master, and the one that is up to date. If Master is gracing him with a personal message on a Friday night, then it is very likely that Slave knows the appropriate email to send to, because Master and Slave

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<sup>5</sup> I have invented these screen names based on general trends in the screennames of findom to reference geography, money, honorifics, and generic male first names.



maintain fairly consistent contact. However, if it's been awhile and Master has changed his email since Slave's last tribute, then he will need to type it in anew. Again, he needs to make sure this email matches what Master has provided because if he isn't sure, then the funds can end up elsewhere, to an account that is locked or no longer exists. Then he would have to call his bank, or Google, and claim the payment as an error. And Master would have to pay for dinner with his own money.

When he is sure of the address, he leaves the memo space blank, as per Master's orders. He presses send once, then once more to confirm. The screen goes a green, not reminiscent of money, then the icon of a circle, then a checkmark. Slave receives an email from Google confirming that he has sent the cost of dinner. He is partially filled with a sense of relief or satisfaction.

Somewhere else, Master is already leaving the restaurant, putting his coat on, when he receives the notification on GoogleWallet that someone has sent him the approximate sum of dinner. He taps "Claim money"; the money is transferred to his account. In another application, likely through the same one he used to send the photo, he send a message, something like: "Good boy" or "Say thank you to Master for letting you pay for dinner" and maybe "See you soon." If he sent the photo of the bill to multiple submissives, he might commit the extra diligence of confirming the appropriate recipient of his gratitude.

GoogleWallet, like other payment services (PayPal, Venmo, SquareCash), state explicitly in their policies that payments for services or products of "adult entertainment" are prohibited. Payments and memos in financial domination are understood to be closely surveilled. Submissives are told early and frequently that all payments must be sent without memos. Memos can suggest (to Google) transfers are for goods or services rendered as opposed to gifts. Some rare dominants prefer to avoid GoogleWallet altogether or use it only in the transfer of large sums.

One dominant has claimed that GoogleWallet places a limit of exchanges per year before transactions are reported to the IRS, and accounts are frozen, and funds are withheld.

When accounts are frozen, doms and subs create new ones, with new pseudonyms that resemble prior ones. Interestingly, I have observed a tendency away from emails that suggest adult service or entertainment. Words like “master”, “alpha”, and “hung” have been omitted where previously they had been standard. Expectedly, submissives rarely find themselves having to start a Google account anew because they are never audited under suspicion of operating an illegitimate business. Concerns around evasion and securitization against surveillance and taxation pervade the practice of findom.

GoogleWallet facilitates the pleasure of participants through some kind of constrained interaction. Interaction through GoogleWallet usually comes through contact by other means such as Skype. There are some profiles, however, that mandate “tribute before contacting” as a way of confirming that a new submissive is “serious” about tributing. While it is rare for tribute to occur without being prompted by some kind of interaction, say, many websites for findom have mechanisms by which submissives can tribute at their own whim. Tributes are never unattributed.

Another kind of interaction that GoogleWallet (and other p2p payment apps) facilitate is what some participants call “sessions.” The word “sessions” can be described by a number of qualifiers such as “cam sessions” or “cashrape sessions” or “Skype sessions.” Sessions can be analogous to what sex workers recognize as “cam shows”, in which models interact in private or pseudo-public chats on webcam with paying viewers. Dominants, however, do not maintain set prices on their cam time, nor do they model for “tips”, both standard practices in cam modeling. Furthermore, financial dominants seldom exhibit full nudity on camera. So, while the frame of cam shows is relatable, in so far as viewers pay someone to be on cam, the analogy doesn’t hold

up for a myriad of reasons. One main divergence from cam shows and the websites that host them is that findom sessions usually happen in private, one-on-one, with the option for the sub to appear on cam as well. What submissives and dominants do in their private sessions is up to them. As one dominant said to me over Skype:

11:33 pm: Yeah some guys just want someone to talk to

11:33 pm: Most of the people I interact with are just lonely and want someone to hangout with and talk to and spoil

11:33 pm: Not everyone is into being called a faggot 24/7

For the submissive who wants to be called “faggot”, on the other hand, a session can happen quite differently. These sorts of session are the ones more appropriately referred to as “cashrape.” A faggot who is serious about being cashraped does not require coaxing or invitation and will approach Master outright, or Master will recognize him, or “it” as some prefer, as soon as the fag logs on. On occasion, this recognition occurs in the pseudo-publics of findom chatrooms. Master refers to his sub by screenname: “are you ready tonight?” Soon after the two screennames go silent in the chatroom and Master, who was just previously broadcasting his camera feed to the room, shirtless, feet up, in a bachelor’s bedroom, disappears.

These sessions ride on the submissive’s pleasure. On camera, Master belittles him and calls him a faggot. Master takes off his shirt, flexes his arms and says, “Look at how great I am. There is no one better. I’m the best. You belong to me.” These sessions can stop at any time, but such retreats can be difficult with your dick in your hand. When Master says, “Take another shot” he pours what he has already been drinking tonight. Master smiles when he tosses it back, laughs when slave performs a cringe. Cashrape rides on a submissive’s pleasure, and pleasure sometimes rides on intoxication. They call it forced intoxication, or “intox”, and they commonly take the form of alcohol, marijuana, methamphetamines, or alkyl nitrates (poppers). Dominants, too, can often be seen drinking or smoking on camera. Intermittently, Master can say “send

another 40”, though the number and the frequency can vary drastically from sub to sub.

Dominants have recalled to me sessions in which submissives have lost thousands of dollars within an hour, especially when the scene was new and dominants few. Interaction and tribute happen in concert, driving the fag into a sexual frenzy recognizable to practioners of BDSM as “sub space.”

Later, Master takes a screenshot of his GoogleWallet history which shows deposits of hundreds over the course of an hour. After redacting slave’s email, he publishes it to his findom profile or his blog. These images circulate, evidencing the dedication and adoration of his slaves, or “stable [of cashcows]” and demonstrating his superiority, prowess, and deservingness. While this mode of tribute is generally recognized as fun, it is also considered relatively risky because repeated payments of the same or large amounts by the same user over a short period can be flagged by Google and credit card companies as suspicious or erroneous. Surveillance aside, dominants also risk taking a slave “too far”, a point at which a submissive goes broke, or descends into guilt, and disappears from the scene for weeks or months at a time. While “going broke”, “addiction”, or “relapsing” is highly eroticized in findom, many dominants prefer to demand reasonable amounts, even asking slaves their occupations, in order to maintain a longevity to a relation.

### ***Amazon Wish List***

On Amazon.com, users are able to send each other Gift Cards of any dollar amount through the email linked to their Amazon account. As with GoogleWallet, Amazon Gift Cards are also sent without memos. The main constraint of Gift Cards is that they are not fungible as money. However, considering the extent of Amazon’s commercial reach, including the advent of

Amazon fresh, the limits of Amazon Gift Cards as currency is debatable. The medium of Gift Cards can be used in much the same as GoogleWallet within the limits of Amazon.com.

The Amazon feature popularly used in financial domination is the Wish List. Outside of findom, the Wish List is conventionally used as a gift registry or, perhaps more often, as a ways of tracking things you want, but cannot or should not buy. The commodities on the Wish Lists curated by dominants, however, are frequently iconic of the practice such as: fitness equipment, athletic wear, protein supplements, expensive watches, iPads, high end underwear, and, in some cases, Clone-a-willy silicone penis replicating kits. When submissives purchase items off of the Wish List, they can notify the dominant personally or by Amazon, though some prefer to remain anonymous.

When these gifts arrive at the dominant's home, or PO box, he arranges them in a pile and takes photos of them before and after unboxing. On occasion, they will take photos of themselves using the thing or wearing the clothes. Photos might be sent to the slave attributed to the gift. Once I observed a prominent dominant in the scene brandish a machete that showed no signs of use. When asked why he owned the machete and if there was any use for it in the American Northeast, he said, "A slave bought it for me. You won't believe how much shit I have here from Amazon. They just want to buy you shit." He gestures with the machete to a room in his house full of things he does not use. Some dominants say that they populate their Wish List just because submissives want to have something to buy them because a submissives take pleasure in the purchase.

From here, it is clear to see how the frame of subjects-wanting-objects, or "what they pay for", falls apart upon interrogation. While a dominant's Wish List can largely be populated with wanted things, it can also contain objects that the dominant has no need or want for. The slave can also be said to be ambivalent towards the object of purchase. Slaves seem more inclined to

purchase things of an erotic nature, like Calvin Klein briefs or Underarmour socks, but other novelties such as a George Foreman grill or light dimmers, or batteries can work just as well. Any object will do. Pleasure, for either party, is not derived from the object and its having.

When Slave orders a gift for Master on Amazon, the commodity, for Slave, is not the footbath, jockstrap, or hoverboard now being processed in the Amazon warehouse. Rather, what Slave has purchased was the event of purchasing a gift for Master. In the future, maybe, when Master receives the gift, he might express pleasure, gratitude, and provide photographic evidence of its arrival. A blog post reads “good job slave, you know who you are.” But now, there is only vague relief, or satisfaction, or pleasure. In so far as the event of buying is pleasurable to Slave, what Slave buys is the pleasure of buying. The object of desire is desire itself.

Desire is the relation that Master, Slave, and other objects have to one another. In findom, the Wish List affords a visibility, sociality, and material reality to this relation. It does this by enabling the distant circulation of certain commodities, but the commodities don’t really matter as commodities. It does this, also, by designating some persons as givers and some as recipients, but, again the commodities in transit does not really matter. A relation of desire, of wishing, is drawn by the event of purchase, by the object, from submissive to dominant. The Wish List makes visible Slave’s desire to give but not to have, and Master’s desire to take but not to want.

While this thinking certainly builds on the anthropological literature of gift exchange, I think the designation of exchange can be reductive. Much like the question of “what are they paying for”, submissives can derive pleasure from the act of giving and signaling adoration, while the dominant can reciprocate in any myriad of ways or not at all. The framework of exchange risks imagining the choices of dominants as being always in response to gifts, which flattens the diversity of causes, relations, and motivations in findom. Furthermore, the concept of exchange

assumes the circulation of objects by subsequently constituted subjects, which, I have suggested, excludes a wealth of objects not directly involved in this circuit. The Wish List resists the logic of return that the gift assumes; in findom, gifts only move in one direction. I offer desire, in place of exchange, as an attempt to resist knee-jerk analyses of reciprocity and subjectification. It is easy to ask, “What do they get in return and who do they become subsequently?” It is harder, I think, to ask, “What other objects are included in this field of relation? How do these objects charge, gravitate, or plummet towards one another?” An analysis of desire that emphasizes relationality instead of exchange is more difficult because it includes more, and maybe countless, things. Still, I assert that sensitivity to more objects and their inter-play can garner richer, more provocative, and more politicizable understandings of yearning.

### ***Real-Times***

“Real-times” are not a kind of financial technology, but a kind of sociality made possible only through the new media of financial technologies. Fintech’s role is essential to the occurrence of the real-time. Even in person, financial technologies play an extensive role. Virtual media and financial technologies such as GoogleWallet, Amazon, or Skype are used to plan and execute the real-time. The brick and mortar, such as ATMs and cash, also play a role in the execution of real-times.

In financial domination, a real-time is an encounter in which a dominant and a submissive meet in person. While they are few and far between relative to online encounters, especially for those living in remote areas, they are a hallmark for the scene. In chatrooms, slaves may ask, “do You rt?” Dominants may list “real-times” on their profiles as one of the practices in which they take interest. When dominants travel to major cities, such as Los Angeles or London, they announce on social media this itinerary, expecting local slaves to take interest. In general,

real-times can be meticulously arranged and staged, and can vary drastically from encounter to encounter.

Suppose a slave who lives in New York takes a liking to Alpha Jonathan, who lives in rural Illinois.<sup>6</sup> After frequenting Alpha Jonathan's profile, or tumblr, or Twitter, Slave has perused dozens of photos of Master in camo hunting boots, Master at the gym in cutoff tees with a nipclip, Master at the nightclub in shirt and tie, Master sitting on on the carpet in his Sunday best with his sheer socked feet nearly pressing against the camera lens. Slave lurks the social media for a couple weeks, imagining to smell of him, and fantasizing of the pressure of feet, size thirteens, preessing on his chest, or back, or face, or testes. The following week, he adds Alpha Jonathan on skype, paying little attention to the default memo attached to Skype invitations. When Master accepts, because they always do, he messages "sup?" In findom, either participant can reasonably initiate conversation upon establishing Skype contact, though a first tribute will always help your case. The scene is full of subs that dominants call "time wasters", faggots who only engage in "endless chat" and who never send tribute.

If Slave sends a first tribute, then he will claim it early on, attributing, with deference and humility, himself to the payment in his first message. But even having started off on the right foot, and despite his vivid fantasies, "Does Master do rt?" could not sensibly be Slave's first message. After all, who is Slave? Where does he live? What does he want? What does he like? Will he continue to tribute beyond this instance or will he disappear in a guilt, only to return later as dictated by the "cycle of shame"? More often than not, submissives must establish rapport and payment history with dominants before a real-time even appears on the horizon of possibilities.

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<sup>6</sup> "Alpha Jonathan" is also a name that I made up. The large majority of dominants I have encountered are white. For those who do not adopt codenames or screen names, they adopt Anglophone first names. If there is an Alpha Jonathan on the scene, he is not affiliated with the name here. I have chosen this name based on patterns in the scene and syntactical rhythm.



This means that when Slave even broaches the possibility of a real-time, he has already sent money numerous time through fintech, thereby confirming that he is, in fact, serious about this and future tribute.

A year later, having tribute regularly, Slave offers to fly Alpha Jonathan to New York City; Slave does not have enough reasons to fly to rural Illinois. At this point, Alpha Jonathan has more or less confirmed that Slave is not “crazy”, which is to say volatile, unpredictable, or otherwise a risk of putting Jonathan in danger. It is not a deal breaker that Slave does meth recreationally or drinks heavily when they Skype together. Slave is consistent in payment from week to week, or month to month, keeps his job and evidences no effort to retract the payments afterwards.

In general, submissives are fully responsible for the booking and payment of lodging and travel. Exceptions to this might be if a dominant has already made plans to travel and arranged to meet several slaves in a major city over the course of a week. In my fieldwork, New York, Los Angeles, Las Vegas, Chicago, and London are mentioned most frequently. While there is no requirement that a dominant disclose his other arrangements on any given trips, I have never heard of any dominant being shamed for making multiple arrangements in any given city. At these stages of planning, unless Slave is willing to send Alpha Jonathan the \$300 for the roundtrip ticket from O’Hare to JFK, Slave knows Master’s legal name and is able to book his plane ticket for him. The flight will likely be economy, and the hotel room reasonable but not extravagant, so to maximize the amount Master walks away with. The two have talked thoroughly about what Slave wants to do and wants done to him. Master sends him a couple of documents to sign virtually, as insurance that Slave cannot sue for any injuries potentially incurred, especially if he’s interested in anything that might leave a mark. They also have agreed on a sum that Master will be paid, at minimum, for the encounter, though it can increase depending on their activities

together, or how fucked up Slave decides to get. This is one major indeterminacy that is characteristic of findom, but unheard of in other realms of booking, is the matter of price. Whereas escorts, sex workers, and entertainment services of numerous kinds charge different rates per hour for in-service, out-service, or overnight, similar prices are in no manner mark(et)ed in findom. Encounters can range from hundreds to thousands.

Parts of the encounter can be recorded, or broadcast live, with the submissive's permission. Submissives will usually have their faces turned or covered by ski masks, bags, or feet, and be depicted performatively placing cash into the hands of dominants. On YouTube you can find videos of dominants taking their "human ATMs" to actual ATMs, standing behind them, watching over their shoulders as they punch in their PIN. When the machine spits out the stack of bills, the dominant snatches it from the slot, flourishing it for the camera. One recording, my favorite, depicts a balding submissive with his head in a hotel toilet. His comb over glares up at the camera phone. Without reaching into his pocket, his arm torques behind him, above his head with several hundred-dollar bills in hand. The dominant recording receives it from the point of the view of the camera. Despite the implausibility of such scenes outside of the camera's frame, these and other recordings are published on social media as evidence of the encounter, and function as validation of the dominant's authenticity. Lengthier recordings can be sold to other submissives at varied costs. These videos can vary in length from 30 seconds to 40 minutes but seem to average around 10 minutes. Some circulate the web on various video sharing sites, presumably uploaded by the people who buy them.

In sum, the real-time is a frame of sociality that is wholly contingent on the media and financial technologies which precede it. While it is possible that two people can meet face-to-face in the world and one can offer the other \$300 in cash to the other to call him a faggot, or that one man can find another on a website for escorts and purchases a similar experience to that of a

real-time, in which he's beat, or kicked, or tied up, or pissed on, and no sex occurs, these interactions cannot be accurately referred to as findom, nor would they have been prior to the advent of particular financial technologies. The frame by which participants, gay, straight, dom, or sub, understand the event is contingent on a multitude of objects including but not limited to tech, text, body, poppers, data, money, faggots. For the analyst to attempt an understanding of findom and the real-time through frames of work, identity, sex and practice would risk the loss of the event's complexity. To understand deeply events that are new, the analyst should take seriously all (and more) objects involved, even or especially if those objects seemed previously incommensurable to other objects and events of this likeness.

## **Conclusion**

"The truth of the matter," Deleuze and Guattari write, "Is that social production is purely and simply desiring-production itself under determinate conditions." (1977, 29) What I take this to mean is what we, as analysts, understand as the social is also what we should understand as desire. If desire is the social, having to do with the arrangement of infinite objects, bodies, technologies, then we can no longer depend on desire as a tool by which we narrate subjectivities. Take, as an example of narratology, Kulick's work with Brazilian travestis. In *Travesti*, Kulick grounds the identity of travestis in their childhood desire for boys and men, and the event of being anally penetrated for the first time. Using the travestis responses to what I take to be a leading question ("When did you first discover you were different from other boys?"), Kulick narrates two things. First, the event of clear communication, a signal, between himself, the analyst, and his interlocutors, the subjects. And second, using this signal, he is able to narrate the process of "becoming travesti."

An investigation and analysis such as Kulick's would not be effective in the case of financial domination primarily because of the sex public's active obscuration of signals of meaning. This obscuration of signal and meaning is characteristic of counterpublics strategizing to evade or resist dominant and hegemonic publics. The sensibility of a signal depends too heavily on the "codes of signification that circulate within the wider society." An analysis of financial domination through codes of a wider society can lead to interpretations of the sex public as sex work or extortion. This is the is epistemological danger to naming and narrating subjectivities. Indeed, desire can be used for so much more and is not contingent upon the clarity or sincerity of signal from subject or subjectivity. As the scenes above demonstrate, the understanding, analysis, or illustration of a given sex public is not contingent upon the purpose of objects or the concepts of self. Rather, the welcome of objects in their vast diversity, and the inclusion of events that seem incommensurable with wider codes of signification is enough for the understanding of objects and their relations to one another.

"Queer theory," Lee Edelman writes in 1995, "might better remind us that we are inhabited by states of desire that exceed our capacity to name them. Every name only gives those desires – conflictual, contradictory, inconsistent, undefined – a fictive border, a definition, that falsifies precisely insofar as the name takes us always back to the family as our culture's exemplary site of naming and of allegiance to the name" (345). In other words, the attempt to name desires always circles back in the attempt to justify the existence of the subject and his society. Berlant and Warner respond to the constitution of desire and the public by searching for the possibilities of counterpublics. If the social is so extensively pervaded by heterosexuality, how do queer counterpublics emerge? One answer is provided in Sara Ahmed's work on queer phenomenology (2006). Ahmed attempts a queer phenomenology by imagining the field of objects made (un)available, by inheritance, to the queer subject by virtue of her "slanted"

orientation. “These objects are not only material: they may be values, capital, aspirations, projects, and styles” (553). While my paper demonstrates, I hope, an indebtedness to Ahmed’s thinking in “Orientations”, I extend her thinking through one crucial deviation.

Even queer phenomenology assumes a phenomenological subject who encounters objects in the world. But this field of objects, I suggest, have already encountered one another, and a relationality has already taken place. The field of objects is, in fact, ambivalent to the presumed subject that is said to encounter it. At best, the subject is constituted consequentially by her encounter with a field of objects, by being included within a field of objects and their relation. In this paper I attempt to advocate for an understanding of desire as the relationality of a field of objects by illustrating several objects crucial to the sex public of financial domination. I call this relation desire because it is only by their arrangement does desire become legible and livable in social life. Desire requires objects, not subjects, because objects do not require subjectivity to gravitate, to migrate, to deviate to, from, and with one another.

Thus, desire is not an interior feeling of which its authenticity, as it travels from the inside to the outside of the subject, can be judged. Rather, it is a pervasive exteriority that we, as analysts, can observe. Here, I have chosen the word analyst, despite its baggage, to mark the pseudo-exteriority of this observation. We do not have the privilege of being participants to every sex public that we observe, but a sensitivity to desire and relation is crucial to our ability to detect them in the first place. Desire as a desire *for* will always assume the want of proximal objects, but understanding desire as relation sensitizes analysis to objects in publics that previously seem incommensurable. By writing intimately about the object of fintech, as opposed to consigning it to a category of “transaction”, we are able to see how deeply entrenched it is in relation to other objects. The analyst’s very ability to see more objects, relations, and publics as new or

undiscovered depends on the labor of understanding desire in this way, of understanding desire as *difference*.

We should, in a sense, maintain a wonder or awe in our approach to objects instead of rushing to name them. After all, wonder and awe is often how desire feels, or rather, is observed. Indeed, Berlant and Warner close “Sex in Public” with the scene of an audience in awe, transfixed by a boy in a chair onstage, “twentyish, very skateboard”, who greedily receives food and milk in his mouth and down his throat from another man, until his stomach bulges, pulses, until the man inserts two, then three fingers down his throat, triggering the boy’s climactic vomiting. By asking of objects what you are or why you’re here, the analyst only has more to lose. To take objects and their relations seriously, to attempt deeper analysis and richer description, the analyst, like the boy in the chair, need only ask for more.

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